Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 1 of 80

Fill in this information to identify your case:	
United States Bankruptcy Court for the:	
Northern District of: Illinois (State)	
Case number (if known)	Chapter you are filing under:
	Chapter 7 Chapter 11
	☐ Chapter 12 ☐ Chapter 13

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name	Angela	
100.10.110.110	First name	First name
Write the name that is on your government-issued		
picture identification (for	Middle name	Middle name
example, your driver's license or passport	Head	
licerise of passport	Last name	Last name
Bring your picture identification to your	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
meeting with the trustee.	Suriix (Sr., Jr., II, III)	Sullix (Sr., Jr., II, III)
2. All other names you		
have used in the last	First name	First name
8 years		
	Middle name	Middle name
Include your married or maiden names.		
	Last name	Last name
	First a succ	F
	First name	First name
	Middle name	Middle name
	ivildale flatie	WINGOING
	Last name	Last name
3. Only the last 4 digits	XXX - XX- 9033	xxx - xx-
of your Social Security number or		
federal Individual	OR	OR
Taxpayer Identification number	9 xx - xx-	9 xx - xx-
(ITIN)		

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 2 of 80

D	ebtor 1 Angela First Name	Head Middle Name Last Name	Case number (if known)
	i ii st ivairie	Middle Name Last Name	
		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
4.	Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
	Identification Numbers (EIN) you have used in the last	Business name	Business name
	8 years	Business name	Business name
	Include trade names and doing business as names	EIN	EIN
		EIN	EIN
5.	Where you live		If Debtor 2 lives at a different address:
		7810 S Laflin Number Street Apt 2E	Number Street
		Chicago Illinois 60620	
		City State Zip Code Cook	City State Zip Code
		County	County
		•	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to
		notices to you at this mailing address.	this mailing address.
			, i i i i i i i i i i i i i i i i i i i
		Number Street	Number Street
		City State Zip Code	City State Zip Code
6.	Why you are choosing this district	Check one:	Check one:
	to file for bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
		I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
		-	

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 3 of 80

De	ebtor 1 Angela		number (if known)
	First Name	Middle Name Last Name	
Pa	Tell the Court Abo	t Your Bankruptcy Case	
7.	The chapter of the Bankruptcy Code you are choosing to file under	Check one. (For a brief description of each, see Notice Required Bankruptcy (Form B2010)). Also, go to the top of page 1 and chec Chapter 7 Chapter 11 Chapter 12 Chapter 13	
8.	How you will pay the fee	 ✓ I will pay the entire fee when I file my petition. Please of more details about how you may pay. Typically, if you are cashier's check, or money order. If your attorney is submit may pay with a credit card or check with a pre-printed add. ✓ I need to pay the fee in installments. If you choose this a Individuals to Pay Your Filing Fee in Installments (Official) ✓ I request that my fee be waived (You may request this of judge may, but is not required to, waive your fee, and may the official poverty line that applies to your family size and you choose this option, you must fill out the Application Form 103B) and file it with your petition. 	paying the fee yourself, you may pay with cash, tting your payment on your behalf, your attorney dress. option, sign and attach the <i>Application for</i> I Form 103A). option only if you are filing for Chapter 7. By law, a y do so only if your income is less than 150% of d you are unable to pay the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	District When MM / District When When When When When When MM /	Case number
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Debtor District When	Relationship to you Case number, if known Relationship to you Case number, if known
11.	Do you rent your residence?	 ✓ No. Go to line 12. ✓ Yes. Has your landlord obtained an eviction judgment against ✓ No. Go to line 12. ✓ Yes. Fill out <i>Initial Statement About an Eviction Judgi</i> this bankruptcy petition. 	

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 4 of 80

Debtor 1 Angela Head Case number (if known) First Name Middle Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 5 of 80

Head Case number (if known)

Debtor 1 Angela First Name Middle Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. My physical disability causes me to Disability. My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for

waiver of credit counseling with the court.

waiver of credit counseling with the court.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 6 of 80

Debtor 1 Angela	Head		ımber (ifknown)	
First Name	Middle Name Last N	Name		
Part 6: Answer These Que			debts are defined in 11 U.S.C. § 101(8) a	as
you have?		siness debts? Business de estment or through the oper	bts are debts that you incurred to obtain ation of the business or investment.	
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	expenses are paid that fund No.		exempt property is excluded and administra to unsecured creditors?	ative
unsecured creditors?				
18. How many creditors do you estimate that you owe?	✓ 1-49☐ 50-99☐ 100-199☐ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	25,001-50,000 50,001-100,000 More than 100,000	
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 m \$100,000,001-\$500	sillion \$1,000,000,001-\$10 b million \$10,000,000,001-\$50	illion
20. How much do you estimate your liabilities to be?	\$0-\$50,000 \$50,001-\$100,000 \$100,001-\$500,000 \$500,001-\$1 million	\$1,000,001-\$10 mil \$10,000,001-\$50 m \$50,000,001-\$100 m \$100,000,001-\$500	sillion \$1,000,000,001-\$10 b million \$10,000,000,001-\$50	illion
Part 7: Sign Below				
For you	correct. If I have chosen to file under Chaptof title 11, United States Code. I ununder Chapter 7. If no attorney represents me and I cout this document, I have obtained	ter 7, I am aware that I may produced the relief available did not pay or agree to pay a did read the notice require		12, or 13 oceed me fill
	I understand making a false statem connection with a bankruptcy case both. 18 U.S.C. §§ 152, 1341, 151	nent, concealing property, o e can result in fines up to \$2	ed States Code, specified in this petition. r obtaining money or property by fraud in 250,000, or imprisonment for up to 20 ye	n
	/s/ Angela Head Signature of Debtor 1		Signature of Debtor 2	
	Executed on8/23/2018		Executed on	
	MM / DD / Y		MM / DD / YYYY	

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 7 of 80

Debtor 1 Angela		Head	Case number (if k	nown)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed und	er Chapter 7, 11, 12	2, or 13 of title 11, United	ave informed the debtor(s) about I States Code, and have explained the so certify that I have delivered to the
If you are not	debtor(s) the notice requi	red by 11 U.S.C. § 3	342(b) and, in a case in w	hich § 707(b)(4)(D) applies, certify that I
represented by an	. ,	•		ules filed with the petition is incorrect.
attorney, you do not	•	, ,		•
need to file this page.	/s/ Michael Spangler		Date	8/23/2018
	Signature of Attorney fo	or Debtor	MI	M / DD / YYYY
	,			
	Michael Spangler			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street Street			
	28th Floor			
	28th Floor			
	Chicago		Illinois	60603
	City		State	Zip Code
	Contact phone	3122568704	Email address	mspangler@semradlaw.com
			Illinois	
	Bar number		State	

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 8 of 80

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Angela		Head
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

Check if this is an
amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information 12/1

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets Value of what you own
1. Schedule A/B: Property (Official Form 106A/B)	40.00
1a. Copy line 55, Total real estate, from Schedule A/B	\$0.00
1b. Copy line 62, Total personal property, from Schedule A/B	\$11,050.00
1c. Copy line 63, Total of all property on Schedule A/B	\$11,050.00
Part 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$23,643.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$22,000.75
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$45,643.75
Part 3: Summarize Your Income and Expenses	
4. Schedule I: Your Income (Official Form 106I)	\$1,474.00
Copy your combined monthly income from line 12 of Schedule I	Ψ1, +1 4.00
5. Schedule J: Your Expenses (Official Form 106J)	\$864.00
Copy your monthly expenses from line 22, Column A, of Schedule J	\$864.0

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 9 of 80

Deb	tor 1	Angela		Head	Case number (if known)			
		First Name	Middle Name	Last Name				
Part	4:	Answer These Question	ns for Administrati	ive and Statistical Rec	ords			
6. A	re yo	ou filing for bankruptcy und	er Chapters 7, 11, or	13?				
Г	¬ N	o. You have nothing to report	t on this part of the fo	rm. Check this box and sub	omit this form to the court with your other scheo	dules.		
[.	→ ✓ Y	es.						
7. W	/hat	kind of debt do you have?						
Ŀ					d by an individual primarily for a personal, al purposes. 28 U.S.C. § 159.			
-						- 14		
L		our debts are not primarily his form to the court with you		u nave nothing to report on	this part of the form. Check this box and subm	ιπ		
				_				
		the Statement of Your Cur 122A-1 Line 11; OR , Form 1			nonthly income from Official	\$1,531.70		
9.	Cop	by the following special categories of claims from Part 4, line 6 of Schedule E/F:						
	Froi	m Part 4 on Schedule E/F, o	copy the following:		Total claim			
	0 -	Decree de la	(0		\$0.00			
	9a.	Domestic support obligations	(Copy line 6a.)		<u>.</u>			
	9b.	Taxes and certain other debts	you owe the governm	ment. (Copy line 6b.)	\$0.00			
	9c.	Claims for death or personal in	njury while you were ir	ntoxicated. (Copy line 6c.)	\$0.00			
	9d.	Student loans. (Copy line 6f.)			\$0.00			
		,			\$0.00			
		Obligations arising out of a se rity claims. (Copy line 6g.)	paration agreement of	i divorce triat you did not re	puit as			
	04 5	Dalata da manaian anno 61 als	who a minute of the second of the second	similar dahta (Canada)	\$0.00			
	91. L	Debts to pension or profit-sha	iring plans, and other	similar debts. (Copy line 6h.				

\$0.00

9g. **Total.** Add lines 9a through 9f.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 10 of 80

Fill in this	information to identify your o	ase:					
Debtor 1	Angela			Head			
Debtor 2	First Name	Middle N	ame	Last Name			
(Spouse, if fil	ing) First Name	Middle N	ame	Last Name			
United Sta	ates Bankruptcy Court for the:	Northern		District of Illinois			
Case num (If known)	ber			(State)			
Officia	I Form 106A/B						Check if this is an amended filing
Sched	dule A/B: Prope	erty					12/1
category v responsibl write your	where you think it fits best. I e for supplying correct infor name and case number (if I	Be as complete ar mation. If more sp known). Answer ev	nd accura pace is ne very quest	et only once. If an asset fits in mor te as possible. If two married peo eded, attach a separate sheet to tion. her Real Estate You Own or H	ple are filing together this form. On the top	, both a	are equally
1. Do you	own or have any legal or ed No. Go to Part 2	quitable interest i	n any resi	dence, building, land, or similar p	roperty?		
	Yes. Where is the property?						
1.1	Street address, if available, or	other description	Singl	the property? Check all that apply. e-family home ex or multi-unit building	the amount of a	any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
			Cond	dominium or cooperative ufactured or mobile home	Current value of entire property		Current value of the portion you own?
	Number Street City State	Zip Code		stment property share	interest (such	as fee s	of your ownership simple, tenancy by e estate), if known.
			one. Debte	s an interest in the property? Checon 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another			ommunity property
				formation you wish to add about t	his item, such as loca	ıl	
If you	own or have more than one, I	et horo:	property	identification number:			
1.2	Street address, if available, or		Single Duple Cond	the property? Check all that apply. e-family home ex or multi-unit building dominium or cooperative ufactured or mobile home	the amount of a	any secu Have Cla of the	claims or exemptions. Put ured claims on Schedule D: nims Secured by Property. Current value of the portion you own?
	Number Street City State	Zip Code		stment property share	interest (such	as fee s	of your ownership simple, tenancy by e estate), if known.
			Debte Debte At least	or 1 only or 2 only or 1 and Debtor 2 only ast one of the debtors and another formation you wish to add about t	k (see instru	ctions)	ommunity property

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 11 of 80

Debtor 1	Angela First Name	Middle Name	Head Last Name	Case numbe	r (if known)	
1.3 <u>Stree</u>	eet address, if available, or o		What is the property? Check all the Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home	at apply.	the amount of any secu	claims or exemptions. Put red claims on <i>Schedule D: ims Secured by Property.</i> Current value of the portion you own?
Nur	mber Street / State	Zip Code	Land Investment property Timeshare Other		Describe the nature o interest (such as fee s the entireties, or a life	imple, tenancy by
			Who has an interest in the proper Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and a Other information you wish to add	another	(see instructions)	mmunity property
	the dollar value of the po ve attached for Part 1. W	ortion you own for a rite that number h	all of your entries from Part 1, includers.	cluding any entrie	s for pages	
Do you ov you own t		equitable interes you lease a vehicle,	t in any vehicles, whether they ar also report it on Schedule G: Execu	-	-	
S. Cars, va		unty verncies, motor	Cycles			
3.1	Model: Year:	Toyota Camry 2014	Who has an interest in the prone.	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on <i>Schedule D:</i> aims Secured by Property.
	Approximate mileage: Other information: 2014 Toyota Camry	54000	Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors Check if this is community	and another	Current value of the entire property? \$10375.00	Current value of the portion you own? \$10375.00
3.2	Make Model: Year:		Who has an interest in the prone. Debtor 1 only	operty? Check	the amount of any secu	claims or exemptions. Put ured claims on Schedule D: aims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors		Current value of the entire property?	Current value of the portion you own?

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 12 of 80

btor 1	Angela First Name	Middle Name	Head Last Name	Case numbe	er (if known)	
3.3	Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor	nly rs and another	the amount of any secu	claims or exemptions. Pured claims on Schedule Enims Secured by Property. Current value of the portion you own?
3.4	Make Model: Year:		Check if this is communinstructions) Who has an interest in the one. Debtor 1 only		the amount of any secu	claims or exemptions. Pured claims on <i>Schedule L</i> nims Secured by Property.
	Approximate mileage: Other information:		Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor Check if this is communication	s and another	Current value of the entire property?	Current value of the portion you own?
	mples Boats trailers motors	personal watercraft	r recreational vehicles, other	motorcycle accessori	es	
	nples: Boats, trailers, motors No Yes Make Model:	, personal watercraft,	fishing vessels, snowmobiles, Who has an interest in the one.	·	Do not deduct secured the amount of any secu	claims or exemptions. Pur rred claims on <i>Schedule L</i>
Exar	No Yes Make	, personal watercraft,	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	property? Check hily s and another	Do not deduct secured the amount of any secu	red claims on <i>Schedule L</i>
4.1	No Yes Make Model: Year: Approximate mileage:	personal watercraft,	Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or	property? Check hly s and another nity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the	red claims on Schedule Lims Secured by Property. Current value of the portion you own? claims or exemptions. Pured claims on Schedule Lims Secured by Property. Current value of the
4.1	No Yes Make Model: Year: Approximate mileage: Other information: Make Model: Year: Approximate mileage: Other information:		Who has an interest in the one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 or At least one of the debtor (histructions) Who has an interest in the one. Debtor 1 only	property? Check The stand another inity property (see property? Check The stand another inity property (see	Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property? Do not deduct secured the amount of any secu Creditors Who Have Classification Current value of the entire property?	red claims on Schedule hims Secured by Propert Current value of the portion you own? claims or exemptions. Fired claims on Schedule hims Secured by Propert

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 13 of 80

Head Debtor 1 Angela Case number (if known) First Name Middle Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used Furniture \$250.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$225.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... **Used Clothing** \$200.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$675.00 for Part 3. Write that number here

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 14 of 80

Debtor 1 Angela Head Case number (if known) First Name Middle Name Last Name Part 4: **Describe Your Financial Assets** Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition Yes Cash: 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. No Institution name: 17.1. Checking account: Direct Express Debit \$0.00 \$0.00 17.2. Checking account: Prepaid debit with IDES 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture Name of entity % of ownership: Yes. Give specific information about them

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 15 of 80

Deb	tor 1 Angela First Name	Middle Neme	Head Loot Name	Case number (if known)	
20.	Government and corpo Negotiable instruments i	Middle Name prate bonds and other negotiab nclude personal checks, cashiers' ents are those you cannot transfer	checks, promissory notes	s, and money orders.	
	No Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in IF		thrift savings accounts, o	or other pension or profit-sharing plans	
	No Yes. List each account separately.	Type of account: 401(k) or similar plan:	Institution name:		
		Pension plan: IRA:			
		Retirement account: Keogh:			
		Additional account: Additional account:			
22.		prepayments deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:	-		
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	r a periodic payment of money to	you, either for life or for a	number of years)	
	No Yes	Issuer name and description:			
					_

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 16 of 80

Debto	or 1 Angela	Head Case number (if ki	no wn)
0.4	First Name Middle		isiaa muaawa
24.	26 U.S.C. §§ 530(b)(1), 529A(b), and 529	count in a qualified ABLE program, or under a qualified state f (b)(1).	utton program.
	No Institution name and descri	ption. Separately file the records of any interests.11 U.S.C. § 521(c	:
25.	Trusts, equitable or future interests in perfect exercisable for your benefit	property (other than anything listed in line 1), and rights or po	wers
	No		
	Yes. Describe		
26.		secrets, and other intellectual property es, proceeds from royalties and licensing agreements	
	No Yes. Describe		
0.7	Liamon franchism and above an area	I intermible	
27.		r intangibles uses, cooperative association holdings, liquor licenses, professional	licenses
	No Yes. Describe		
Mon	ey or property owed to you?		Current value of the portion you own? Do not deduct secured claims or exemptions.
	ey or property owed to you? Tax refunds owed to you		portion you own? Do not deduct secured
			portion you own? Do not deduct secured
	Tax refunds owed to you No Yes. Give specific information	Fede	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns	Fede State	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00
	Tax refunds owed to you No Yes. Give specific information about them, including whether		portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years	State	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so the properties of	State	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00 d: \$0.00 roperty settlement
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, support	State Loca spousal support, child support, maintenance, divorce settlement, p	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00 d: \$0.00 roperty settlement
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so the properties of	State Loca spousal support, child support, maintenance, divorce settlement, p	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00 I: \$0.00 roperty settlement ony: \$0.00 tenance: \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so the properties of	State Loca spousal support, child support, maintenance, divorce settlement, p Alimo Main Supp	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00 I: \$0.00 roperty settlement ony: \$0.00 tenance: \$0.00
28.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so No Yes. Give specific information	State Loca spousal support, child support, maintenance, divorce settlement, p Alime Main Supp	portion you own? Do not deduct secured claims or exemptions. ral: \$0.00 : \$0.00 I: \$0.00 roperty settlement ony: \$0.00 tenance: \$0.00 sort: \$0.00
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so the properties of	State Loca spousal support, child support, maintenance, divorce settlement, p Alime Main Supp	portion you own?
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so the properties of	State Loca spousal support, child support, maintenance, divorce settlement, p Alima Main Supp Divo Prop ce payments, disability benefits, sick pay, vacation pay, workers' co	portion you own?
29.	Tax refunds owed to you No Yes. Give specific information about them, including whether you already filed the returns and the tax years Family support Examples: Past due or lump sum alimony, so No Yes. Give specific information Other amounts someone owes you Examples: Unpaid wages, disability insurance Social Security benefits; unpaid in	State Loca spousal support, child support, maintenance, divorce settlement, p Alima Main Supp Divo Prop ce payments, disability benefits, sick pay, vacation pay, workers' co	portion you own?

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 17 of 80

Deb	or 1 Angela	Head	Case number (if known)	
	First Name Middle Name	Last Name		
31.	Interests in insurance policies Examples: Health, disability, or life insurance; he	alth savings account (HSA); credit,	homeowner's, or renter's insurance	
	Yes. Name the insurance company of each policy and list its value	Company name:	Beneficiary:	Surrender or refund value:
32.	Any interest in property that is due you from If you are the beneficiary of a living trust, expect property because someone has died.		cy, or are currently entitled to receive	
	No Yes. Describe			
33.	Claims against third parties, whether or not Examples: Accidents, employment disputes, ins		a demand for payment	
	No Yes. Describe			
34.	Other contingent and unliquidated claims of to set off claims	every nature, including counter	claims of the debtor and rights	
	No Yes. Describe			
35.	Any financial assets you did not already list			
	No Yes. Describe			
36.	Add the dollar value of all of your entries fro for Part 4. Write that number here			
Part	5: Describe Any Business-Related Pro	pperty You Own or Have an I	nterest In. List any real estate in Par	t1.
37.	Do you own or have any legal or equitable in	terest in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.		Ç F	Current value of the cortion you own? Do not deduct secured claims or exemptions
38.	Accounts receivable or commissions you alr	eady earned		
	No Yes. Describe			
39.	Office equipment, furnishings, and supplies Examples: Business-related computers, software	e, modems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, elec-	tronic devices
	No Yes. Describe			

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 18 of 80

Deb	otor 1 Angela	Head Case number (if known)		_
40.	First Name Machinery fixtures e	Middle Name Last Name equipment, supplies you use in business, and tools of your trade		
40.		equipment, supplies you use in business, and tools of your trade		
	No Yes. Describe			
	Too. Describe			
41.	Inventory			
	No			
	Yes. Describe			
42.	Interests in partnersh	hips or joint ventures		
	No			
	Yes. Give specific	Name of entity: % of ownership:		
	information about them			
	110111			
43.	Customer lists, mailing	g lists, or other compilations		
	No			
	Yes. Do your lists i	include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?		
	_ □ No			
	Yes. Desc	cribe		
				
44.	Any business-related	l property you did not already list		
	No			
	Yes. Give specific	-	 -	
	information			
				
		-	<u> </u>	
		all of your entries from Part 5, including any entries for pages you have attached		
for P	art 5. Write that number	er here		
Pari	Describe Any F	arm- and Commercial Fishing-Related Property You Own or Have an Interest In.		
	If you own or have an	n interest in farmland, list it in Part 1.		
46.	Do you own or have a	any legal or equitable interest in any farm- or commercial fishing-related property?		
	No. Go to Part 7.		Current value of the portion you own?	
	Yes. Go to line 47.	·.	Do not deduct secured claim	ns
47	Farm animals		or exemptions	
+1.	Examples: Livestock, p	poultry, farm-raised fish		
	☐ No			
	Yes. Describe			
	_			
1				

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 19 of 80

Debt	or 1 Angela First Name		ead ast Name	Case number (if known)	
48.	Crops-either growing		ist ivallie		
	. No				
	Yes. Describe				
49.	_	oment, implements, machinery, fixture	s, and tools of trade		
	No No Deceribe				
	Yes. Describe				
50.	Farm and fishing supp	lies, chemicals, and feed			
	No				
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did n	ot already list		
	No No				
	Yes. Describe				
		<u> </u>			
		ll of your entries from Part 6, including			
•	irt o. wirte that humber	11010			
Dout 5	Dogoribo All Bro	perty You Own or Have an Interes	et in That You Did No	at List Abovo	
Part 7		perty of any kind you did not already lis		ot List Above	
		s, country club membership			
	No				
	Yes. Give specific information				
					-
54. A	dd the dollar value of al	I of your entries from Part 7. Write tha	t number here		<u> </u>
Part 8	I ist the Totals of	Each Part of this Form			
55. F	Part 1: Total real estate	, line 2		>	
56. p	part 2 total vehicles, lin	e 5	\$10375.00		
57. P	art 3: Total personal an	nd household items, line 15	\$675.00		
58. P	art 4: Total financial as	sets, line 36	φ073.00		
59. F	Part 5: Total business-re	elated property, line 45			
60. F	Part 6: Total farm- and f	fishing-related property, line 52			
	Part 7: Total other prop				
		. Add lines 56 through 61.			#11053.33
	, , , , , , , , , , , , , , , , , , , ,	.	\$11050.00	Copy personal property total	+ \$11050.00
					\$11050.00
63. T	otal of all property on S	chedule A/B. Add line 55 + line 62			

		Case 18-23827	Doc 1 Filed 0	8/23/18 ment	Entered 08/23/18 1 Page 20 of 80	3:19:30	Desc Main
Fill	in this inforr	nation to identify your case:					
Deb	otor 1	Angela		Head			
Deb	otor 2	First Name	Middle Name	Last Nan	ne l		
(Spo	use, if filing)	First Name	Middle Name	Last Nan	ne		
Unit	ted States B	ankruptcy Court for the: Nort	hern D	istrict of Illing			
Cas (If kn	se number lown)			(Ola			
Of	ficial I	Form 106C					Check if this is an amended filing
Sc	hedule	C: The Property	y You Claim a	s Exen	npt		04/16
For stat the tax- und you	each item e a specif amount o exempt re er a law th r exemption the complex of th	n of property you claim as ic dollar amount as exen f any applicable statutory etirement funds—may be that limits the exemption would be limited to the tify the Property You Claim of exemptions are you claim are claiming state and federal are claiming federal exemption to perty you list on Schedule are considered.	ase number (if known) s exempt, you must s npt. Alternatively, you y limit. Some exempt e unlimited in dollar a to a particular dollar e applicable statutor im as Exempt hing? Check one only, ev I nonbankruptcy exemp ons. 11 U.S.C. § 522(b)(2 A/B that you claim as ex	specify the u may clair ions—suclamount. Ho amount are y amount. Seen if your specitions. 11 U.S. 2) Exempt, fill in	amount of the exemption yn the full fair market value has those for health aids, rowever, if you claim an exend the value of the property ouse is filing with you. S.C. § 522(b)(3)	you claim. O of the prop ights to rec mption of 10 y is determin	erty being exempted up to eive certain benefits, and 00% of fair market value ned to exceed that amount,
		ription of the property and hedule A/B that lists this	Current value of the portion you own Copy the value from Schedule A/B		the exemption you claim one box for each exemption.	Specifi	c laws that allow exemption
	Brief description	:	\$0.00				735 ILCS 5/12-1001(b)
	•	ing account,		✓	\$0		

No Yes

Direct Express Debit

Checking account,

Prepaid debit with IDES

17

3. Are you claiming a homestead exemption of more than \$160,375?

Line from Schedule A/B:

description:

Line from Schedule A/B:

Brief

100% of fair market value, up to any

\$0

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

\$0.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

V

735 ILCS 5/12-1001(b)

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 21 of 80

Head Debtor 1 Angela Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(c); 735 ILCS \$10,375.00 5/12-1001(b) description: \checkmark \$0 Toyota Camry, 2014, 100% of fair market value, up to any 2014 Toyota Camry applicable statutory limit Line from Schedule A/B: 735 ILCS 5/12-1001(b) Brief \$250.00 description: $\overline{}$ \$250.00 **Used Furniture** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 06 735 ILCS 5/12-1001(a) \$200.00 description: $\overline{}$ \$200.00 **Used Clothing** 100% of fair market value, up to any Line from applicable statutory limit Schedule A/B: 735 ILCS 5/12-1001(b) Brief description: \$225.00 \checkmark

\$225.00

100% of fair market value, up to any

applicable statutory limit

Used electronics

07

Line from

Schedule A/B:

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 22 of 80

		D	scament rage 22 or	00		
Fill in th	nis information to identify your ca	se:				
Debtor	1 Angela		Head			
	First Name	Middle Name	Last Name			
Debtor (Spouse,		Middle Name	Last Name			
United	States Bankruptcy Court for the:	Northern	District of Illinois			
Case n	umber		(State)			
(If known)					_	
Offic	cial Form 106D				Ц	Check if this is a amended filing
Sch	edule D: Credito	ors Who Ha	ve Claims Secur	ed by Pron	ertv	12/1
name a	nd case number (if known). o any creditors have claims see No. Check this box and submedity Yes. Fill in all of the information	ecured by your prope nit this form to the court	mber the entries, and attach it to rty? with your other schedules. You ha			jes, write your
i	List all secured claims. If a credit separately for each claim. If more th in Part 2. As much as possible, list name.	nan one creditor has a pa	articular claim, list the other creditors	Column A Amount of claim Do not deduct the value of collateral.	Column B Value of collateral that supports this claim	Column C Unsecured portion If any
-	CREDITACPT Creditor's Name 25505 W 12 MILE RD Number Street SOUTHFIELD MI 48034 City State ZIP Code Who owes the debt? Check one. Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this claim relates to a community debt Date debt was incurred	As of the date you file Contingent Unliquidated Disputed Nature of lien. Check An agreement you car loan)	made (such as mortgage or secured has tax lien, mechanic's lien) m a lawsuit right to offset)	\$23,643.00	\$10,375.00	<u>\$13,268.0</u> 0
		our entries in Column	A on this page. Write that number	\$23,643.00		

here:

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 23 of 80

Fill i	n this infori	mation to identify your c	ase:					
Deb	tor 1	Angela		Head				
		First Name	Middle Name	Last Name				
	tor 2	=						
(Spo	use, if filing)	First Name	Middle Name	Last Name				
Unit	ted States B	ankruptcy Court for the:	Northern	District of Illinois				
Coo	e number			(State)				
(If kno								
Off	ficial F	orm 106E/F				Che	eck if this is an	n amended filing
								
Sc	chedu	ıle E/F: Cre	ditors Who	Have Unsec	cured Claims			12/15
Form clain the e know	n 106Å/B) a ns that are entries in t vn).	and on Schedule G: Exe listed in Schedule D: C he boxes on the left. At	cutory Contracts and Une Creditors Who Hold Claims	xpired Leases (Official F Secured by Property. If	Also list executory contracts orm 106G). Do not include a more space is needed, copy op of any additional pages, v	ny credito the Part y	rs with partia ou need, fill i	ally secured it out, number
1.	Do any cr	editors have priority un	secured claims against yo	ou?				
	√ No. 0	Go to Part 2.						
	Yes.							
2.	listed, ider As much a Continuati	ntify what type of claim it as possible, list the claims ion Page of Part 1. If mor	is. If a claim has both priority	y and nonpriority amounts ling to the creditor's name particular claim, list the oth		both priority	y and nonprio	rity amounts.
						Total	Priority	Nonpriority
						claim	amount	amount

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 24 of 80

Debto	or 1 Angela	Head	Case number (if known)	
Dowt (First Name Middle Name List All of Your NONPRIORITY Unsecur	Last Name		
Part 2	to any creditors have nonpriority unsecured clair			
[No. You have nothing to report in this part. So✓ Yes.		e court with your other schedules.	
u It	nsecured claim, list the creditor separately for each cl	aim. For each claim	er of the creditor who holds each claim. If a creditor has more listed, identify what type of claim it is. Do not list claims already in Part 3.If you have more than four priority unsecured claims fill out	cluded in Part 1.
				Total claim
4.1	Axonas LLC Nonpriority Creditor's Name		Last 4 digits of account number	\$3,640.00
	c/o: Marvin Husby Number Street		When was the debt incurred?n/a	
	852 W Armitage		As of the date you file, the claim is: Check all that apply.	
	002 W Aillitage		Contingent	
		0614	Unliquidated	
	City State Zi Who incurred the debt? Check one.	p Code	Disputed	
	Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community	debt	Other. Specify 2018-m1-710161	
	Is the claim subject to offset?		_	
	✓ No			
	Yes			•
4.2	City of Chicago - Parking and red Light Tickets Nonpriority Creditor's Name		Last 4 digits of account number	\$10,000.00
	121 N. LaSalle Street Number Street		When was the debt incurred?n/a	
			As of the date you file, the claim is: Check all that apply. Contingent	
			Unliquidated	
		0602 p Code	Disputed	
	Who incurred the debt? Check one.		Type of NONPRIORITY unsecured claim:	
	Debtor 1 only		Student loans	
	Debtor 2 only Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or	
	At least one of the debtors and another		divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	do.h+	debts	
	Is the claim subject to offset?	uebt	Other. Specify parking tickets	
	✓ No			
	Yes			
4.3	Comcast (Xfinity)		Last 4 digits of account number	\$450.00
	Nonpriority Creditor's Name P.O. Box 3001		When was the debt incurred? n/a	
	Number Street		As of the date you file, the claim is: Check all that apply.	
			Contingent	
	Southeastern Pennsylvania 19	9398	Unliquidated	
		p Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only		Student loans	
	Debtor 1 and Debtor 2 only		Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another		Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community	debt	debts Other. Specify due	
	Is the claim subject to offset?			
	No			
Offic	orm 106E/F Sch	edule E/F: Creditor	s Who Have Unsecured Claims	page 2

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 25 of 80

Debtor 1 Angela Head Case number (if known)

First Name Middle Name Last Name

Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page

After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

Total claim

4.4 ComEd

	After listing any entries on this page, number them beginning wit	h 4.5 followed by 4.6, and so forth	Total claim
4 4	ComEd	11 4.3, lollowed by 4.0, and 30 lorth.	
4.4	Nonpriority Creditor's Name	Last 4 digits of account number	\$350.00
	3 Lincoln Center	When was the debt incurred?n/a	
	Number Street	As of the date you file, the claim is: Check all that apply.	
	Bankruptcy Section	Contingent	
	Oakbrook Terrace Illinois 60181	Unliquidated	
	Oakbrook Terrace Illinois 60181 City State Zip Code	Disputed	
	Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
	Debtor 1 only	Student loans	
	Debtor 2 only	불	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
	Check if this claim relates to a community debt	Other. Specifydue	
	Is the claim subject to offset?	_	
	✓ No		
	Yes		
4.5	HARVARD COLLECTION SER	Last 4 digits of account number 1886	\$133.00
	Nonpriority Creditor's Name 4839 ELSTON AVE	When was the debt incurred? 3/2018	
	Number Street		
		As of the date you file, the claim is: Check all that apply. Contingent	
	CHICAGO Illinois 60630	= *	
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one. Debtor 1 only	Disputed	
		Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	✓ 001 Collection; Collecting for	
	✓ No	ORIGINAL CREDITOR: IL DEPARTMENT OF HUMAN	
	Yes	Other. Specify SERVICE	
4.6	Holy Cross Hospital	Look 4 digito of account number	\$1,000.00
	Nonpriority Creditor's Name	Last 4 digits of account number When was the debt incurred? n/a	
	2701 W 68th St Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Chicago Illinois 60629	Unliquidated	
	City State Zip Code	Disputed	
	Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts Other. Specify medical	
	Is the claim subject to offset?		
	✓ No		
	Yes		

Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Case 18-23827 Page 26 of 80 Document

Head Debtor 1 Angela _ Case number (if known) First Name Middle Name Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.7 IL Secretary of State \$1.00 Last 4 digits of account number Nonpriority Creditor's Name 2701 S. Dirksen Parkway When was the debt incurred? n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent 4.8 4.9

Springfield Illinois 62723	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
Debtor 2 only	Student loans	
Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt	✓ Other. Specifyaccident	
Is the claim subject to offset?	_	
✓ No		
Yes		
IL Tollway	— Last 4 digits of account number \$	500.00
Nonpriority Creditor's Name 2700 Ogden Ave	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	— Contingent	
Downers Grove Illinois 60515	Unliquidated	
Downers GroveIllinois60515CityStateZip Code	Disputed	
Who incurred the debt? Check one.	Type of NONPRIORITY unsecured claim:	
Debtor 1 only	Student loans	
Debtor 2 only	Obligations arising out of a separation agreement or	
Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt	Other. Specify tolls	
Is the claim subject to offset?		
✓ No		
Yes		
Midwest Title Loans	— Last 4 digits of account number \$	500.00
Nonpriority Creditor's Name 3751 W 79th St	When was the debt incurred?n/a	
Number Street	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Chicago Illinois 60652	Unliquidated	
City State Zip Code	Disputed	
Who incurred the debt? Check one. Debtor 1 only	Type of NONPRIORITY unsecured claim:	
•	Student loans	
Debtor 2 only	Obligations arising out of a separation agreement or	
Debtor 1 and Debtor 2 only	divorce that you did not report as priority claims	
At least one of the debtors and another	Debts to pension or profit-sharing plans, and other similar debts	
Check if this claim relates to a community debt	✓ Other. Specify title loan	
Is the claim subject to offset?		
✓ No		
Yes		

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 27 of 80

Debtor 1 Angela Head Case number (if known) First Name Middle Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 Peoples Gas \$1.00 - Last 4 digits of account number Nonpriority Creditor's Name 200 E. Randolph When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Illinois Chicago City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify __ notice only Is the claim subject to offset? No $\overline{}$ Yes State Farm Mutual \$5,425.75 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a c/o: Simon & McClosky LTD As of the date you file, the claim is: Check all that apply. 120 W Madison #1100 Contingent Unliquidated Chicago Illinois 60602 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify 2017-m1-014764 Is the claim subject to offset?

✓ No Yes Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 28 of 80

Debtor 1	Angela First Name	Mic	ddle Name	Head Last Name	Case number (if known)			
Part 3:	List Others to Be	Notified Abo	out a Debt That You	ı Already Listed				
5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already leader to collection agency is trying to collect from you for a debt you owe to someone else, list the original crecollection agency here. Similarly, if you have more than one creditor for any of the debts that you listed creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not					ist the original creditor in Parts 1 or 2, then list the lebts that you listed in Parts 1 or 2, list the additional			
Nar	me			On which entry in Part 1 or Part 2 did you list the original creditor?				
11	1 W JACKSON BLVD S-400			Line <u>4.2</u> of <i>(Ci</i>	Tart 1. Greaters with Therity encodered claims			
Nu —	ımber Street		one):	Part 2: Creditors with Nonpriority Unsecured Claims				
CH	IICAGO	Illinois	60604	Last 4 digits of account	number			
Cit	у	State	Zip Code					

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 29 of 80

 Debtor 1
 Angela
 Head
 Case number (if known)

 First Name
 Middle Name
 Last Name

Part 4: Add the Amounts for Each Type of Unsecured Claim 6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only. 28 U.S.C. §159. Add the amounts for each type of unsecured claim. **Total claims** \$0.00 **Total claims** 6a. Domestic support obligations. from Part 1 \$0.00 6b. Taxes and certain other debts you owe the government 6b. \$0.00 6c. Claims for death or personal injury while you were intoxicated \$0.00 6d. Other. Add all other priority unsecured claims. Write that amount here. \$0.00 6e. Total. Add lines 6a through 6d. 6e. **Total claims** \$0.00 **Total claims** 6f. Student loans from Part 2 \$0.00 6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims \$0.00 6h. Debts to pension or profit-sharing plans, and other similar 6h. \$22,000.75 6i. Other. Add all other nonpriority unsecured claims. Write that amount here. \$22,000.75 6j. Total. Add lines 6f through 6i. 6j.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 30 of 80

Debtor 1	Angela	Head	
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number			

Official Form 106G

Check if this is an amended filing

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 31 of 80

		D	ocument rag	JC 31 01 00
Fill in this info	ormation to identify you	r case:		
Debtor 1	Angela		Head	
	First Name	Middle Name	Last Name	
Debtor 2 (Spouse, if filing)	- 	A C L II A L		
(Spouse, ir illing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court for the	e: Northern	District of Illinois	
Case numbe	r		(State)	
(If known)				_
				Check if this is ar amended filing
Official	Form 106F	1		arrorada ming
Official	11011111001	<u> </u>		
Schedu	le H: Your Co	odebtors		12/15
1. Do you l		f you are filing a joint case, do	o not list either spouse as	s a codebtor.)
Idaho, L	ouisiana, Nevada, New I	ou lived in a community pro Mexico, Puerto Rico, Texas, V		(? (Community property states and territories include Arizona, California, in.)
	o. Go to line 3.			
		mer spouse, or legal equiva	alent live with you at the	e time?
뇓	No Voc. In which commi	unity atata ar tarritary did ya	المرانية	
Ш	Yes. In which commu	unity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spous	e, former spouse, or legal equ	uivalent	
	Number Street			
	City	State	Zip Co	ode
	•	_	•	r if your spouse is filing with you. List the person shown in line 2 u have listed the creditor on Schedule D (Official Form 106D),
-	-		-	hedule D. Schedule F/F. or Schedule G to fill out Column 2

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Column 1: Your codebtor

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 32 of 80

Fill in th	is information to identify	your case:						
Debtor 1	Angela		Head					
	First Name	Middle Name	Last N	ame		Che	ck if this is:	
Debtor 2		ΛΑ:, Ι.Π. ΚΙ	1				An amended filing	
	f filing) First Name	Middle Name	Last N				A supplement showing post-petition chap	ntar 1'
United Sthe:	tates Bankruptcy Court for	Northern	_ District of Ill				expenses as of the following date:	iei i
Case nur	mber		(3	State)				
(If known)						Ī	MM / DD / YYYY	
Offici	al Form 106I							
Sche	dule I: Your In	come						12/15
spouse. I	If more space is needed (if known). Answer ever	l, attach a separate she y question.	-		-	-	not include information about your onal pages, write your name and ca	ase
	n your employment		Debtor 1				Debtor 2	
infor	mation.	Employment status	□ Emplo	wod			- Employed	_
	u have more than one job, h a separate page with	,,	☐ Emplo	-	ed		Employed Not Employed	
infor	mation about additional		V		.			
empi	loyers.	Occupation						_
	de part time, seasonal, or employed work.	Employer's name					· -	
	upation may include student	Employer's address nclude student						
	omemaker, if it applies.		Number Street			Number Street		
								_
			City		State 2	Zip Code	City State Zip Code	_
		How long employed there?						
	_							
Part 2:	Give Details About N	Nonthly Income						
spouse	unless you are separated.	-	-			•	rite \$0 in the space. Include your non-filing that person on the lines below. If you ne	•
	pace, attach a separate she				For Debto		For Debtor 2 or	
	st monthly gross wages, sala ductions.) If not paid monthly			2.		\$0.00	non-filing spouse	
3. Es t	timate and list monthly over	rtime pay.		3.		+ \$0.00		
4. Ca	Iculate gross income. Add li	ine 2 + line 3.		4.		\$0.00		

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 33 of 80

Debtor 1Angela First Name	Middle Name Last	l Name	Case number		
riistivanie	Wildle Name Last	Name	For Debtor 1	For Debtor 2 or non-filing spouse	
Copy line 4 here		→ 4.	\$0.00		
5. List all payroll deductions:					
5a. Tax, Medicare, and Social Sec	urity deductions	5a.	\$0.00		
5b. Mandatory contributions for re	etirement plans	5b.	\$0.00		
5c. Voluntary contributions for ret	irement plans	5c.	\$0.00		
5d. Required repayments of retire	·	5d.	\$0.00		
5e. Insurance		5e.	\$0.00		
5f. Domestic support obligations		5f.	\$0.00		
5g. Union dues		5g.	\$0.00		
5h. Other deductions. Specify:		5h. +	\$0.00 +		
6. Add the payroll deductions. Add lin +5h.			\$0.00		
7. Calculate total monthly take-home	e pay. Subtract line 6 from line 4.	7.	\$0.00		
8. List all other income regularly rece	eived:				
8a. Net income from rental proper business, profession, or farm					
Attach a statement for each proper gross receipts, ordinary and nece the total monthly net income.		8a.	\$0.00		
8b. Interest and dividends		8b.	\$0.00		
8c. Family support payments that dependent regularly receive	you, a non-filing spouse, or a				
Include alimony, spousal support divorce settlement, and property		8c.	\$200.00		
8d. Unemployment compensation		8d.	\$639.00		
8e. Social Security		8e.	\$635.00		
8f. Other government assistance to Include cash assistance and the vash assistance that you receive, under the Supplemental Nutrition housing subsidies Specify:	ralue (if known) of any non- such as food stamps (benefits	8f.	\$0.00		
8g. Pension or retirement income		8g.	\$0.00		
8h. Other monthly income. Specify		_	\$0.00 +		
9. Add all other income Add lines 8a +			\$1,474.00		
10. Calculate monthly income. Add lin Add the entries in line 10 for Debtor 1		10. e	\$1,474.00 +		\$1,474.00
 State all other regular contribution. Include contributions from an unmar friends or relatives. Do not include any amounts already. 	ried partner, members of your hou	sehold, your	dependents, your roomm		
Specify:					11. + \$0.00
12. Add the amount in the last colum Write that amount on the Summary of					12. \$1,474.00 Combined monthly income
13. Do you expect an increase or dec	rease within the year after you	file this form	?		
Yes. Explain:					

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 34 of 80

		Doce	ament 1 age 54 of 60			
Fill in this infor	mation to identify your c	ase:				
Debtor 1	Angela		Head			
	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2	=			An amended filin	ıa	
(Spouse, if filing)	First Name	Middle Name	Last Name	브		
	Bankruptcy Court for the:	Northern	District of Illinois (State)		nowing post-petition he following date:	chapter 13
Case number (If known)				MM / DD / YYYY	,	
Official	Form 106J					
	e J: Your Exp	ancac				12/15
Scriedui	e J. Your Exp	enses				12/15
1. Is this a joi	cribe Your Househol nt case? to to line 2 oes Debtor 2 live in a se					
	_	e Official Forms 106J-2, <i>Expe</i>	nses for Separate Household of Debt	or 2.		
2. Do you hav	re dependents? 🕡 No)				
Do not list Debtor 2.	Debtor 1 and Ye	s. Fill out this information for ch dependent	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent with you?	t live
	-					
Part 2: Esti	mate Your Ongoing N	Monthly Expenses				
-	of a date after the bank		you are using this form as a supploplemental Schedule J, check the	· ·		•
		ash government assistance on Schedule I: Your Income			Your	expenses
	I or home ownership exporthe ground or lot. 4.	penses for your residence. In	nclude first mortgage payments and		4.	\$0.00
If not inc	luded in line 4:					
4a. Real e	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's, or rente	er's insurance			4b.	\$0.00
4c. Home	maintenance, repair, and	upkeep expenses			4c.	\$0.00

4d. Homeowner's association or condominium dues

4c.

4d.

\$0.00

\$0.00

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 35 of 80

Debtor 1 Angela Head Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equily loans 5. \$0.00 6. Utilities 5. \$0.00 6. D. Water, sewer, garbage collection 6a. \$100.00 6. D. Water, sewer, garbage collection 6b. \$0.00 6. C. Telephone, cell phone, internet, satellite, and cable services 6c. \$0.00 6. C. Holders and children's education costs 7. \$204.00 7. Food and housekeeping supplies 7. \$200.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, baundyr, and dry cleaning 9. \$5.00 10. Personal care products and services 11. \$25.00 11. Medical and dental expenses 11. \$25.00 12. Transportation, include gas, maintannous, bus or train fare. 10. \$20.00 15. Instration, include gas, maintannous, bus or train fare. 10. \$20.00 16. Charitable contributions and religious donations 14. \$0.00 17. Elementaria \$0.00 \$0.00 18. Life insurance. \$15. \$10.00 19. C. Health insurance \$15. <th>First Name</th> <th>Middle Name</th> <th>Last Name</th> <th></th> <th></th>	First Name	Middle Name	Last Name		
6. Utilities: 6. Electricity, heat, natural gas 6a. \$10.00 6b. Water, sewer, garbage collection 6b. \$0.00 6b. Callephone, cell phone, Internet, satellite, and cable services 6c. \$80.00 6b. Chief, Spacify: 6d. \$80.00 7. Food and housekeeping supplies 8. \$0.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$25.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$200.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15a \$0.00 15. Insurance. 15a \$0.00 15. Christian insurance. Specify: 15a \$0.00 15. Life insurance. 15a \$0.00 15. Life insurance. 15a \$0.00 15. Charles insurance. Specif					Your expenses
6a. Electricity, heat, natural gas 6a. \$100.00 6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, stallile, and cable services 6c. \$50.00 6d. Other, Speathy: 6d. \$50.00 7. Food and housekeeping supplies 7. \$264.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 10. \$50.00 10. Personal care products and services 11. \$25.00 11. Medical and dental expenses 11. \$25.00 12. Transportation, Include gas, maintenance, bus or train fere. 12. \$200.00 Do not include care payments 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15. \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15c. \$15c. \$0.00 15c. Life insurance. 15c. \$15c. \$0.00 \$0.00 \$0.00 15c. Valicie insurance. 15c. \$0.00 \$0.00 \$0.00<	5. Additional mortgage payme	nts for your residence, such as	s home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection 6b. \$0.00 6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$30.00 6d. Other. Specity: 7c. \$264.00 7c. Food and housekeeping supplies 7c. \$264.00 8c. Childcare and children's education costs 8c. \$30.00 9c. Othing, laundry, and dry cleaning 9c. \$50.00 10. Personal care products and services 11c. \$50.00 11. Medical and dental express 11c. \$20.00 12. Transportation. Include gas, maintenance, bus or train fare. 12c. \$200.00 10. not include ace payements 11c. \$20.00 11. Medical and dental express 11d. \$20.00 12. Transportation. Include gas, maintenance, bus or train fare. 12c. \$20.00 10. not include ace payements. 15c. \$20.00 11. Ace transportation. Include gas, maintenance, and support may or included in lines 4 or 20. 15c. \$0.00 15. Insurance. 15a \$0.00 15c. Vehicle insurance deducted from your pay or included in lines 4 or 20. \$0.00 15c. Vehicle insura	6. Utilities:				
6c. Telephone, cell phone, Internet, satellite, and cable services 6c. \$50.00 6c. Other. Specify: 6d \$0.00 7. Food and house-keeping supplies 7. \$264.00 8. Childcare and children's education costs 8. \$50.00 9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$25.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include expenses, majazines, and books 13. \$0.00 14. Charitable contributions and religious donations 15. \$0.00 15. Instrance. 15. \$0.00 15. Leesth insurance 15. <t< td=""><td>6a. Electricity, heat, natural ga</td><td>S</td><td></td><td>6a.</td><td>\$100.00</td></t<>	6a. Electricity, heat, natural ga	S		6a.	\$100.00
6d. Other. Specify 6d. Other. Specify 7. \$264.00 7. Food and housekeeping supplies 7. \$264.00 8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$550.00 10. Personal care products and services 10. \$550.00 11. Medical and dental expenses 11. \$25.00 12. Transportation, Include gas, maintenance, bus or train fare. 0D not include care payments 0 10. \$500.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 11. \$200.00 14. Charitable contributions and religious donations 15. Insurance. \$150.00 15. Insurance. \$150.00 15. Insurance \$150.00 15. Leath insurance deducted from your pay or included in lines 4 or 20. \$150.00 15. Leath insurance \$150.00 15. Vehicle insurance Specify \$150.00 15. Cyehicle insurance. Specify \$150.00 15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$150.00 15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$150.00 15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$150.00 17. Car payments for Vehicle 2 \$170.00 17. Car payments for Vehicle 2 \$170.00 17. Other. Specify \$170.00 18. Your payments for Vehicle 2 \$170.00 19. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5. Schedule I, Your Income (Official Form 106), \$10.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5. Schedule I, Your Income (Official Form 106), \$10.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5. Schedule I, Your Income (Official Form 106), \$10.00 19. Other	6b. Water, sewer, garbage col	lection		6b.	\$0.00
7. Food and housekeeping supplies 7. \$284.00 8. Childcare and childcare's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$55.00 10. Personal care products and services 10. \$55.00 11. Medical and dental expenses 11. \$25.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 156 \$0.00 15. Insurance. 156 \$0.00 15b. Health insurance ededucted from your pay or included in lines 4 or 20. 156 \$0.00 15c. Vehicle insurance. Specify: 156 \$0.00 15c. Vehicle insurance included train your pay or included in lines 4 or 20. \$0.00 15c. Vehicle insurance. Specify: 16	6c. Telephone, cell phone, Int	ernet, satellite, and cable service	s	6c.	\$50.00
8. Childcare and children's education costs 8. \$0.00 9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$25.00 12. Transportation. Include gas, maintenance, bus or train fare. 12. \$200.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. Issue the insurance deducted from your pay or included in lines 4 or 20. 15. \$0.00 15b. Health insurance 15a \$0.00 \$0.00 15c. Vehicle insurance. 15c \$125.00 15d. Other insurance. Specify: 15c \$0.00 15d. Other insurance. Specify: 16 \$0.00 15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 17a. Car payments for Vehicle 1 17a \$0.00 17a. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17c. Other. Specify:	6d. Other. Specify:			6d	\$0.00
9. Clothing, laundry, and dry cleaning 9. \$50.00 10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$25.00 12. Transportation, Include gas, maintenance, bus or train fare. 12. \$200.00 Do not include car payments 13. \$0.00 14. Charitable contributions and religious donations 13. \$0.00 15. Insurance. 15. \$0.00 15b. Health insurance deducted from your pay or included in lines 4 or 20. 15c. Vehicle insurance 15c. \$0.00 15c. Vehicle insurance. 15c. Vehicle insurance. 15c. \$1.00 15c. Vehicle insurance. 15c. \$1.00 \$0.00 15c. Vehicle insurance. \$1.00 \$0.00 15c. Vehicle insurance. \$1.00 \$0.00 15c. Vehicle insurance. \$1.00 \$0.00 17c. Other. Specify: 17c. \$1.00 \$0.00 <t< td=""><td>7. Food and housekeeping sup</td><td>plies</td><td></td><td>7.</td><td>\$264.00</td></t<>	7. Food and housekeeping sup	plies		7.	\$264.00
10. Personal care products and services 10. \$50.00 11. Medical and dental expenses 11. \$25.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 15. \$0.00 15. Insurance 15. \$0.00 15b. Health insurance 15. \$0.00 15c. Vehicle insurance 15. \$0.00 15c. Vehicle insurance. 15. \$0.00 15	8. Childcare and children's edu	ucation costs		8.	\$0.00
11. Medical and dental expenses 11. \$25.00 12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$200.00 12. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance. 8. \$0.00 15. Health insurance deducted from your pay or included in lines 4 or 20. 15a. Life insurance 15b. \$0.00 15c. Vehicle insurance 15c. Vehicle insurance. 15c. \$125.00 15c. Vehicle insurance. Specify: 15d. \$0.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$pecify: 15c. Vehicle insurance. 15c. \$125.00 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 \$pecify: 15c. \$125.00 \$0.00 17. Installment or lease payments: 17a. \$0.00 17a. Car payments for Vehicle 2 17b. \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other: Specify: 17c. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule 1, Your Income (Official F	9. Clothing, laundry, and dry cl	eaning		9.	\$50.00
12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments 12. \$200.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. \$0.00 14. Charitable contributions and religious donations 14. \$0.00 15. Insurance.	10. Personal care products and	d services		10.	\$50.00
Do not include a payments 13. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 14. 5.000 15. Insurance. 5.000 5.0	11. Medical and dental expens	es		11.	\$25.00
14. Charitable contributions and religious donations	_			12.	\$200.00
15. Insurance.	13. Entertainment, clubs, recre	eation, newspapers, magazine	es, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.	14. Charitable contributions a	nd religious donations		14.	\$0.00
15b. Health insurance 15b. \$0.00 15c. Vehicle insurance 15c. \$125.00 15d. Other insurance. Specify:		ucted from your pay or included	in lines 4 or 20.		
15c. Vehicle insurance 15c \$125.00 15d. Other insurance. Specify:	15a. Life insurance			15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance			15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. Specify:	15c. Vehicle insurance			15c	\$125.00
Specify: 16 17. Installment or lease payments: 17a. Car payments for Vehicle 1 17a. Span="2">\$0.00 17b. Car payments for Vehicle 2 17b. Span="2">\$0.00 17c. Other. Specify: 17c. Span="2">\$0.00 17d. Other. Specify: 17d. Span="2">\$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	15d. Other insurance. Specify	<u>:</u>	<u> </u>	15d	\$0.00
17. Installment or lease payments: 30.00 17a. Car payments for Vehicle 1 17a \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. Other. Specify: 17c \$0.00 17d. Other. Specify: 17d \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	16. Taxes. Do not include taxes	deducted from your pay or inclu	ded in lines 4 or 20.		
17. Installment or lease payments: 17a. \$0.00 17a. Car payments for Vehicle 1 17b. \$0.00 17b. Car payments for Vehicle 2 17b. \$0.00 17c. Other. Specify: 17c. \$0.00 17d. Other. Specify: 17d. \$0.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. \$0.00 20a. Mortgages on other property 20a. \$0.00 20b. Real estate taxes. 20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20c. \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	Specify:			16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. So.00 18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. Specify: 19. \$0.00 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. Maintenance, repair, and upkeep expenses.	17. Installment or lease payme	ents:		10	
17c. Other. Specify:	17a. Car payments for Vehicle	: 1		17a	\$0.00
17d. Other. Specify:	17b. Car payments for Vehicle	2 2		17b	\$0.00
18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	17c. Other. Specify:			17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I). 19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. So.00 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	17d. Other. Specify:			17d	\$0.00
19. Other payments you make to support others who do not live with you. Specify: 20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a \$0.00 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c \$0.00 20d. Maintenance, repair, and upkeep expenses. 20d \$0.00				10	\$0.00
Specify:		•	•	10.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Quality and upkeep expenses. 20d \$0.00				19.	\$0.00
20b. Real estate taxes. 20b. So.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. So.00 20d. Maintenance, repair, and upkeep expenses.	20.Other real property expense	es not included in lines 4 or 5	of this form or on Schedule I: Your Income.		
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20a. Mortgages on other prop	perty		20a	\$0.00
20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	20b. Real estate taxes.			20b	\$0.00
	20c. Property, homeowner's,	or renter's insurance		20c	\$0.00
20e. Homeowner's association or condominium dues 20e \$0.00	20d. Maintenance, repair, and	upkeep expenses.		20d	\$0.00
	20e. Homeowner's associatio	n or condominium dues		20e	\$0.00

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 36 of 80

Debtor 1	Angela		Head	Case number (if known)		
	First Name	Middle Name	Last Name	<u> </u>		
21.Other	Specify:				21	\$0.00
22. Calcu	ulate your mo	onthly expenses.				\$864.00
22a. A	Add lines 4 thro		\$0.00			
22b. 0	Copy line 22 (r		\$864.00			
22c. A	Add line 22a ar	nd 22b. The result is your monthly exp	oenses.		22.	
23.Calcu	late your mo	nthly net income.				
23a. C	Copy line 12 (y	our combined monthly income) from	Schedule I.		23a	\$1,474.00
23b. 0	Copy your mo	nthly expenses from line 22 above.			23b	\$864.00
		nonthly expenses from your monthly	income.			\$610.00
1	The result is yo	our monthly net income.			23c	
24 Do vo	nu exnect an	increase or decrease in your exper	sees within the year after y	you file this form?		
_	•		-			
		ou expect to finish paying for your car to increase or decrease because of a				
IIIOIt	gage paymem	to increase of decrease because of a	inodification to the terms of	your mongage:		
	lo					
✓ Y	'es					
	E	S. B. Cons				
		in here: It is in the process of being evicted, p	aving no ront currently			
	Cilei	it is in the process of being evicted, p	aying no tent currently			

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 37 of 80

			a sugarant	
Fill in this infor	mation to identify your	case:		
Debtor 1	Angela		Head	
	First Name	Middle Name	Last Name	_
Debtor 2				_
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States E	Bankruptcy Court for the:	Northern	District of Illinois	
			(State)	_
Case number (If known)				_
,				Check if this is an
Official	Form 106De	ec		amended filing
Declarat	ion About an	Individual Deb	tor's Schedules	12/15
If two married	people are filing togetl	ner, both are equally respo	nsible for supplying correct	information.
money or prop	-			ing a false statement, concealing property, or obtaining 250,000, or imprisonment for up to 20 years, or both. 18
Part 1: Sign	n Below			
Did you p	ay or agree to pay som	eone who is NOT an attorn	ney to help you fill out bankro	uptcy forms?
✓ No				
Yes.	Name of person		Attach Bankruptcy Pe	tition Preparer's Notice, Declaration, and

Signature (Official Form 119).

Date

Signature of Debtor 2

MM/DD/YYYY

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and

that they are true and correct.

/s/ Angela Head
Signature of Debtor 1

Date 8/23/2018

MM/DD/YYYY

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 38 of 80

Fill in	n this infor	mation to identify your o	case:					
Debt	or 1	Angela		Head				
Debt	or O	First Name	Middle I	Name Last Nan	пе			
	se, if filing)	First Name	Middle I	Name Last Nan	ne			
Unite	ed States E	Bankruptcy Court for the:	Northern	District of Illing				
	number			(Sta	te)			
(If kno	-							Check if this is a
Off	ficial	Form 107						amended filing
Sta	teme	nt of Financia	al Affairs f	or Individuals	Filing for	Bankru	ıptcy	04/1
infor	mation. I		ed, attach a sepa	arried people are filing arate sheet to this form				
Part	1: Give	Details About Your	Marital Status	and Where You Lived	Before			
1.	What is	your current marital st	atus?					
	☐ Ma	rried						
	✓ Not	married						
2.	During t	he last 3 years, have yo	ou lived anywhere	e other than where you li	ve now?			
	✓ No	List all of the places we	ou lived in the last	t 2 years. Do not include	whore you live r	2014		
		s. List all of the places yo	ou lived in the last	t 3 years. Do not include	where you live i	iOvv.		
	Deb	otor 1:		Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	Nur	mber Street		From	Number Stre	et		From
				To				To
	City	State	Zip Code		City	State	Zip Code	
	- Only	Otato	2.0 0000			Debtor 1	Z.p 0000	Same as Debtor 1
					_			
	Nur	nber Street		From	Number Stre	et		From
				То				То
	City	State	Zip Code		City	State	Zip Code	
			•	ouse or legal equivalent iiana, Nevada, New Mexico	-		- '	
i		Make sure you fill out S	chedule H: Your	Codebtors (Official Form	106H).			

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 39 of 80

Did you have any income from employm	ent or from operating a bu	siness during this year or	the two previous calendar	vears?
Fill in the total amount of income you recei			the two previous calcilual	yeurs.
activities. If you are filing a joint case and yo			e under Debtor 1.	
No				
Yes. Fill in the details.				
V				
	Debtor 1		Debtor 2	
	Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.	Gross income (before deductions a exclusions)
_ '	✓ Wages,	\$4156.00	Wages,	
From January 1 of current year until the date you filed for bankruptcy:	commissions,	Ψ1100.00	commissions,	
the date you med for bankruptcy.	bonuses, tips		bonuses, tips	
	Operating a business		Operating a business	
	☐ Wages,		☐ Wages,	
For last calendar year:	commissions,		commissions,	
(January 1 to December 31, 2017) YYYY	bonuses, tips		bonuses, tips	
****	Operating a business		Operating a business	
For the calendar year before that:	Wages, commissions,		Wages,	
			commissions.	
(January 1 to December 31, 2016)	bonuses, tips		commissions, bonuses, tips	
(January 1 to December 31, 2016) YYYY	•		•	
id you receive any other income during	bonuses, tips Operating a business If this year or the two previnceme is taxable. Examples of	of other income are alimony;	bonuses, tips Operating a business child support; Social Security	
Id you receive any other income during clude income regardless of whether that in ublic benefit payments; pensions; rental in ng a joint case and you have income that st each source and the gross income from	bonuses, tips Operating a business I this year or the two previnceme is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and	
id you receive any other income during clude income regardless of whether that in ublic benefit payments; pensions; rental in ing a joint case and you have income that	bonuses, tips Operating a business I this year or the two previnceme is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and	
id you receive any other income during clude income regardless of whether that in ablic benefit payments; pensions; rental ining a joint case and you have income that st each source and the gross income from	bonuses, tips Operating a business I this year or the two previnceme is taxable. Examples of come; interest; dividends; m you received together, list it	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and	
id you receive any other income during clude income regardless of whether that in ublic benefit payments; pensions; rental in ing a joint case and you have income that st each source and the gross income from	bonuses, tips Operating a business I this year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do	of other income are alimony; oney collected from lawsuits only once under Debtor 1.	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4.	lottery winnings. If you a
d you receive any other income during clude income regardless of whether that is ablic benefit payments; pensions; rental in ng a joint case and you have income that set each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income	of other income are alimony; oney collected from lawsuits only once under Debtor 1. not include income that you Gross income from each source (before deductions	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income fror each source (before deductions
d you receive any other income during clude income regardless of whether that is ablic benefit payments; pensions; rental in ng a joint case and you have income that st each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business Ithis year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimony; oney collected from lawsuits only once under Debtor 1. not include income that you Gross income from each source (before deductions and exclusions)	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
d you receive any other income during clude income regardless of whether that is ablic benefit payments; pensions; rental in ng a joint case and you have income that set each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two previous is taxable. Examples a come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	of other income are alimony; oney collected from lawsuits only once under Debtor 1. not include income that you Gross income from each source (before deductions and exclusions) \$5,112.00	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
d you receive any other income during clude income regardless of whether that is ablic benefit payments; pensions; rental in ng a joint case and you have income that st each source and the gross income from No Yes. Fill in the details.	bonuses, tips Operating a business If this year or the two previous is taxable. Examples a come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$\frac{\text{Gross income from each source}}{\text{source}}\$ \$\frac{\text{\$5,112.00}}{\text{\$5,400.00}}\$ \$\frac{\text{\$1,600.00}}{\text{\$1,600.00}}\$	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Id you receive any other income during clude income regardless of whether that in ublic benefit payments; pensions; rental in ng a joint case and you have income that st each source and the gross income from No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year:	bonuses, tips Operating a business Ithis year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. unemployment ytd SSI	Gross income from each source (before deductions and exclusions) \$\frac{\text{Gross income from each source}}{\$\frac{\text{\$\exititt{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
d you receive any other income during clude income regardless of whether that in ablic benefit payments; pensions; rental in a joint case and you have income that st each source and the gross income from No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017)	bonuses, tips Operating a business If this year or the two previous is taxable. Examples a come; interest; dividends; myou received together, list it in each source separately. Do Debtor 1 Sources of income Describe below.	Gross income from each source (before deductions and exclusions) \$\$5,112.00\$ \$\$5,400.00\$ \$\$0.00\$ \$\$8,100.00\$	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
Id you receive any other income during clude income regardless of whether that in ublic benefit payments; pensions; rental in ng a joint case and you have income that st each source and the gross income from No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year:	bonuses, tips Operating a business Ithis year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. unemployment ytd SSI	Gross income from each source (before deductions and exclusions) \$\frac{\text{Gross income from each source}}{\$\text{\$\texit{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\text{\$\e	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions
id you receive any other income during clude income regardless of whether that is ublic benefit payments; pensions; rental in ing a joint case and you have income that ist each source and the gross income from No Yes. Fill in the details. From January 1 of current year until the date you filed for bankruptcy: For last calendar year: (January 1 to December 31, 2017)	bonuses, tips Operating a business Ithis year or the two previnceme is taxable. Examples a come; interest; dividends; m you received together, list it in each source separately. Do Debtor 1 Sources of income Describe below. unemployment ytd SSI	Gross income from each source (before deductions and exclusions) \$\$5,112.00\$ \$\$5,400.00\$ \$\$0.00\$ \$\$8,100.00\$	bonuses, tips Operating a business child support; Social Security; royalties; and gambling and listed in line 4. Debtor 2 Sources of income	Gross income from each source (before deductions

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 40 of 80

Debtor 1 Angela Head Case number (if known) Middle Name Last Name List Certain Payments You Made Before You Filed for Bankruptcy Part 3: 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 41 of 80

or 1 Angela			Hea	d	Case number	(if known)
First Name		Middle Name	Last	Name		
Insiders include your corporations of whic	relatives; a h you are a for a busin	ny general partners n officer, director, p ess you operate as	s; relatives of any goerson in control, o	eneral partners; part or owner of 20% or	nerships of which y more of their voting	who was an insider? You are a general partner; g securities; and any managing r domestic support obligations,
Yes. List all pay	ments to a	an insider.				
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
insider? Include payments on	debts gua		d by an insider.	Total amount paid	Amount you still owe	n account of a debt that benefited an Reason for this payment
			, ,	J. 3.1.2.		Include creditor's name
Insider's Name						
Number Street						
City	State	Zip Code				
Insider's Name						
Number Street						
City	State	Zip Code				
OILY	Siale	ZID Code				

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 42 of 80

Debtor	1 Angela First Name	Midd	lle Name	Head Last Name	Ca	se number (if know	n)	
art 4:	Identify Legal							
	ruentiny Logari	10110110, 1101000		14 1 01 01 01 04 100				
List				you a party in any lav nall claims actions, divo				stody modifications, and
	No Yes. Fill in the det	ails.						
Ľ			Natu	re of the case	Court or ag	ency	St	atus of the case
	Case title Axonas LLC v An Case number 2018-m1-71016		JOin	t Action	Court Name	rchard Road et	Illinois G0077	Pending On appeal Concluded
					City	State Zi	p Code	
	Case title State Farm Mutua Case number 2017-m1-01476		Prop	erty Damage	Court Name	rchard Road et Illinois 6	S0077 p Code	Pending On appeal Concluded
∠	Yes. Fill in the in	formation below.		Describe the pro	perty		Date	Value of the
	Midwest Title Loa	ans		1996 Subaru			6/1/2018	\$500
	2941 W 159th St	t		Explain what hap	pened			
	Number Street			Property was	rongesessed			
				Property was	•			
	Markham		60428	Property was	garnished.			
	City	State Z	ip Code	Property was	attached, seized, o	r levied.		
				Describe the pro	perty		Date	Value of the property
	CREDITACPT			2014 Toyota Cam	ry		7/20/2018	\$10500
	Creditor's Name	E RD		Explain what hap	pened			
	Number Street			Property was	rangeagead			
				Property was				
	SOUTHFIELD		48034	Property was				
	City	State Z	ip Code	Property was	attached, seized, o	r levied.		

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 43 of 80

Debt	tor 1 Angela	Head	Case number (if known)	
	First Name Middle Name	Last Name		
11.	accounts or refuse to make a payment because yo		pank or financial institution, set off any amo	ounts from your
	✓ No Yes. Fill in the details.			
		Describe the action th	e creditor took Date action was taken	Amount
	Creditor's Name			
	Number Street			
	Number Sheet	Last 4 digits of account	number: XXXX-	
	City State Zip Code			
12.	Within 1 year before you filed for bankruptcy, was a appointed receiver, a custodian, or another official		possession of an assignee for the benefit of	creditors, a court-
	▽ No			
	Yes			
Part	t 5: List Certain Gifts and Contributions			
13.	Within 2 years before you filed for bankruptcy, did	you give any gifts with a t	otal value of more than \$600 per person?	
	✓ No			
	Yes. Fill in the details for each gift.			
	Gifts with a total value of more than \$600 per person	Describe the gifts	Dates you gave the gifts	Value
	Person to Whom You Gave the Gift			
	Niverbay Chart			
	Number Street			
	City State Zip Code			
	Person's relationship to you			
	Person to Whom You Gave the Gift			
	Number Street			
	City State Zip Code			
	Person's relationship to you			

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 44 of 80

Debt		Angela		Head	Case number (if known)		
		First Name	Middle Name	Last Name			
14.	Wit	hin 2 years before you fi	led for bankruptcy, did y	ou give any gifts or contril	butions with a total value of n	ore than \$600	to any charity?
	V	No					
	Ħ	Yes. Fill in the details fo	r each gift or contribution	n.			
	_	Gifts or contributions t	o charities	Describe what you con	tributed	Date you	Value
		that total more than \$6				contributed	
		Charity's Name					
		Number Street					
		Nambor Order					
		City State	Zip Code				
Part	6.	List Certain Losses					
	· .						
15.	Wit	hin 1 year before you file	ed for bankruptcy or sind	ce you filed for bankruptcy	, did you lose anything becaus	se of theft, fire,	other disaster, or
	gan	nbling?					
	✓	No					
		Yes. Fill in the details.					
		Describe the property	you lost and	Describe any insurance		Date of your	Value of property
		how the loss occurred		Include the amount that pending insurance claims		loss	lost
				A/B: Property.	of the order control of the order		
		List Certain Paymen	to ou Tuenefeue				
			or preparing a bankrupto ptcy petition preparers, or		or services required in your bank	uptcy.	
	Ľ			Description and value of	f any property	Date payment	Amount of
				transferred		or transfer	payment
						was made	
		Semrad Law Firm Person Who Was Paid		Attorney's Fee - 450.00		8/23/2018	\$450.00
		20 S. Clark Street					
		Number Street					
		28th Floor					
		Chicago Illinoi					
		City State	Zip Code				
		Email or website address	i				
		Person Who Made the Pa	avment if Not You				
		Terson wino made the re	ayment, ii Not Tou				
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
			· 				
		Email or website address					
		Person Who Made the Pa	avmont if Not You				

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 45 of 80

in 1 year before you filed for b you deal with your creditors ot include any payment or trans	or to make paym	Last Name ou or anyone else acting on your beents to your creditors?	ehalf pay or transfer	any property to anyo	one who promised t
you deal with your creditors	or to make paym		ehalf pay or transfer	any property to anyo	one who promised t
	ter that you listed o				
No					
Yes. Fill in the details.					
		Description and value of any protransferred	operty	Date A payment or transfer was made	mount of payment
Person Who Was Paid					
Number Street					
City State	Zip Code				
de both outright transfers and tr transfers that you have already li	ransfers made as s	ecurity (such as the granting of a secu	rity interest or mortga	ge on your property). I	Do not include gifts
Yes. Fill in the details.					
		Description and value of proper transferred			Date transfer was made
Person Who Received Transfer					
Number Street					
City State Person's relationship to you	Zip Code				
Person Who Received Transfer					
Number Street					
City State Person's relationship to you	Zip Code				
eficiary?		l you transfer any property to a self	-settled trust or simi	ilar device of which y	you are a
No Yes Fill in the details					
i oo. i iii ii ii o dotallo.		Description and value of the p	roperty transferred		Date
					transfer was made
	Person Who Was Paid Number Street City State in 2 years before you filed for ordinary course of your busined both outright transfers and transfers that you have already litransfers with the details. Person Who Received Transfers and transfers with the details. City State Person's relationship to you City State Person's relationship to you in 10 years before you filed for afficiary? se are often called asset-protections.	Person Who Was Paid Number Street City State Zip Code in 2 years before you filed for bankruptcy, did pordinary course of your business or financial af de both outright transfers and transfers made as stransfers that you have already listed on this statem No Yes. Fill in the details. Person Who Received Transfer Number Street City State Zip Code Person's relationship to you Person Who Received Transfer Number Street City State Zip Code Person's relationship to you in 10 years before you filed for bankruptcy, did ficiary? see are often called asset-protection devices.)	Person Who Was Paid Number Street City State Zip Code City State Jip Code cin 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transferordinary course of your business or financial affairs? de both outright transfers and transfers made as security (such as the granting of a securansfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of proper transferred Person Who Received Transfer Number Street City State Zip Code Person's relationship to you In 10 years before you filed for bankruptcy, did you transfer any property to a self- efficiary? se are often called asset-protection devices.) No	Person Who Was Paid Number Street City State Zip Code in 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to an ordinary course of your business or financial affairs? de both outright transfers and transfers made as security (such as the granting of a security interest or mortgaransfers that you have already listed on this statement. No Yes. Fill in the details. Description and value of property transferred Description and value of property transfer and payments related transferred in exchange	Person Who Was Paid City

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 46 of 80

Debtor 1 Angela Head Case number (if known) First Name Middle Name List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City Zip Code State XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code State Zip Code 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 47 of 80

Head Debtor 1 Angela Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 48 of 80

Deb		Angela			Head		Case number (if known)	
		First Name	N	Middle Name	Last Name				
26.	Hav		/ in any judici	al or administr	ative proceeding ι	under any enviror	nmental law? li	nclude settlements and ord	ers.
		No Yes. Fill in the det	ails.						
		O 4 ¹¹ / ₂			Court or agency		Nature	of the case	Status of the case
		Case title			Court Name				Pending
		Case number		<u> </u>	NumberStreet		_		On appeal Concluded
		-			City Sta	•)		Considera
Pari	11:	Give Details Ab	out Your Bu	usiness or Co	nnections to An	ny Business			
27.	Witi	A sole propri	etor or self-en a limited liabi a partnership rector, or mar at least 5% of bove applies	nployed in a tra lity company (L naging executiv the voting or e	ade, profession, or LC) or limited liabilities of a corporation quity securities of a	other activity, eitl lity partnership (L a corporation	her full-time or	connections to any business	s?
	Ш	res. Check all the	а арріу ароу	e and illi in the	details below for e		volma a a	Employer Identification	mbar Da nat
					Describe the	e nature of the bu	isiness	Employer Identification reinclude Social Security r	
		Business Name						EIN:	
		Number Street			Name of acc	countant or book	keeper	Dates business existed	
		City	State	Zip Code				From To	
					Describe the	e nature of the bu	usiness	Employer Identification r include Social Security r	
		Business Name			_			EIN:	
		Number Street			Name of acc	countant or book	keeper	Dates business existed	
		City	State	Zip Code				From To	
					Describe the	e nature of the bu	usiness	Employer Identification r include Social Security r	
		Business Name			_			EIN:	
		Number Street			Name of acc	countant or book	keeper	Dates business existed	
		City	State	Zip Code				From To	

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 49 of 80

Deb	tor 1	Angela			Head	Case number (if known)
		First Name		Middle Name	Last Name	<u> </u>
28.		ditors, or other		r bankruptcy, did you	give a financial stateme	nt to anyone about your business? Include all financial institutions,
	✓	No				
		Yes. Fill in the	details below.			
					Date issued	
		Name			MM/DD/YYYY	
		Number Stre	et			
		0.1	Olata	7'- 0-1-		
		City	State	Zip Code		
Part	t 12:	Sign Below				
t	true a	and correct. I u kruptcy case o	nderstand tha	t making a false state nes up to \$250,000, o	ement, concealing prope	ents, and I declare under penalty of perjury that the answers are rty, or obtaining money or property by fraud in connection with 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
			nature of Debto			Signature of Debtor 2
		3				Date
		Dat	e 8/23/2018			Dato
	Did v	ou attach addit	ional nages to	Your Statement of F	inancial Affairs for Indivi	duals Filing for Bankruptcy (Official Form 107)?
	_ `		nonai pagoo te	Tour Glatomont of I	manoral Amano for marvi	add i mig isi bamkapto, (omolar i om 107).
	✓ N	1 0				
	☐ Y	'es				
ı	Did y	ou pay or agree	to pay some	ne who is not an atto	orney to help you fill out b	pankruptcy forms?
ı		lo				
ļ	_					Attach the Bankruptcy Petition Preparer's Notice,
L	Ш,	es. Name of pe	15011			Declaration and Signature (Official Form 119)

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 50 of 80

B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

		Nortnern	District of Illinois		
In re	Angela Head		Case	e No.	
_	Debtor				(If known)
			Chap	oter	Chapter 13
	DISCLOSURE OF	COMPENSA	TION OF ATTOR	NEY F	OR DEBTOR
1.	. Pursuant to 11 U.S.C. § 329(a) and F compensation paid to me within one rendered or to be rendered on behalf	year before the filing	of the petition in bankruptcy,	or agreed to	be paid to me, for services
	For legal services, I have agreed to ac	ccept			\$4,000.00
	Prior to the filing of this statement I	nave received			\$450.00
	Balance Due				\$3,550.00
2.	. The source of the compensation paid	d to me was:			
	✓ Debtor	Other (s	specify)		
3.	. The source of the compensation paid	d to me is:			
	Debtor	Other (s	specify)		
4.	I have not agreed to share the abmembers and associates of my la		ensation with any other persor	n unless they	<i>ı</i> are
	I have agreed to share the above members or associates of my law the people sharing in the compe	v firm. A copy of the a			
5.	. In return for the above-disclosed fee a. Analysis of the debtor's finan bankruptcy;	_	-		•
	b. Preparation and filing of any	petition, schedules, s	tatements of affairs and plan v	which may b	e required;
	c. Representation of the debtor	at the meeting of cre	ditors and confirmation hearin	g, and any a	djourned hearings thereof;
	d. Representation of the debtor	in adversary proceed	ings and other contested bank	ruptcy matt	ers;
6.	. By agreement with the debtor(s), the	above-disclosed fee	does not include the following	services:	
		CE	RTIFICATION		
	certify that the foregoing is a complet tor(s) in this bankruptcy proceedings.	e statement of any a	greement or arrangement for pa	ayment to m	e for representation of the
	8/23/2018		/s/ Michael Spa	angler	
	Date		Signature of Att	orney	
			Semrad Law F	-irm	
			Name of law	firm	

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 51 of 80

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 52 of 80

6. Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 53 of 80

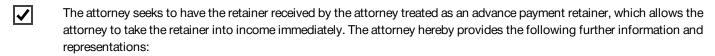
- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.



- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

 However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$450.00 toward the flat fee, leaving a balance due of \$3,550.00; and \$43.23 for expenses, leaving a balance due of \$3,903.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/23/2018	
Signed:		
/s/ Ange	ela Head	
		/s/ Michael Spangler
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7: Liquidation

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans.
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://www.justice.gov/ust/eo/hapcpa/ccde/cc approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 60 of 80

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Head, Angela	Case No	
	Debtor(s)	Case No.	
		Chapter.	Chapter13
	VERIFIC	CATION OF CREDITOR MA	TRIX
T nowledg	The above named Debtors hereby verif e.	y that the attached list of creditors is t	rue and correct to the best of their
ate:	8/23/2018	/s/ Head, Angela	a
		Head, Angela <i>Signature of De</i>	btor

CREDITACPT 25505 W 12 MILE RD SOUTHFIELD, MI, 48034

HARVARD COLLECTION SER 4839 ELSTON AVE CHICAGO, IL, 60630

State Farm Mutual c/o: Simon & McClosky LTD 120 W Madison #1100 Chicago, IL, 60602

IL Secretary of State 2701 S. Dirksen Parkway Springfield, IL, 62723

Axonas LLC c/o: Marvin Husby 852 W Armitage Chicago, IL, 60614

City of Chicago - Parking and red Light Tickets 121 N. LaSalle Street Chicago, IL, 60602

HARRIS & HARRIS LTD 222 Merchandise Mart Plaza, Suite 1900 Chicago, IL, 60654

IL Tollway PO Box 5544 Chicago, IL, 60608

Midwest Title Loans 2941 W 159th St Markham, IL, 60428

Holy Cross Hospital Po Box 2154 Bedford Park, IL, 60499

Comcast (Xfinity) P.O. Box 3001 Southeastern, PA, 19398 ComEd 1919 Swift Drive Oak Brook, IL, 60523

Peoples Gas PO BOX 2968 Milwaukee, WI, 53201 B2030 (Form 2030) (12/15)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

n re	Angela Head		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE O	F COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
C	compensation paid to me within	one year before the filing of the	fy that I am the attorney for the abo petition in bankruptcy, or agreed to ation of or in connection w ith the	be paid to me, for services
F	or legal services, I have agreed t	o accept		\$4,000.00
F	Prior to the filing of this stateme	nt I have received		\$450,00
E	Balance Due			\$3,550.00
2. 7	The source of the compensation	paid to me was:		
	✓ Debtor	Other (specify)		
3. 7	The source of the compensation	paid to me is:		
	✓ Debtor	Other (specify)		
4. [I have not agreed to share the members and associates of	e above-disclosed compensationy law firm.	n with any other person unless the	ey are
		y law firm. A copy of the agreem	ith a other person or persons who a ent, together with a list of the name	
5. I	n return for the above-disclosed	fee, I have agreed to render lega	al service for all aspects of the bank	ruptcy case, including:
	 a. Analysis of the debtor's the bankruptcy; 	inancial situation, and rendering	g advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of	any petition, schedules, stateme	ents of affairs and plan which may b	oe required;
	c. Representation of the de	btor at the meeting of creditors a	and confirmation hearing, and any	adjourned hearings thereof;
	d. Representation of the de	otor in adversary proceedings ar	nd other contested bankruptcy mat	ters;
6. 1	By agreement with the debtor(s)	the above-disclosed fee does n	ot include the following services:	
		CERTIFIC	CATION	
l debto	pertify that the foregoing is a cor r(s) in this bankruptcy proceedir	nplete statement of any agreeme gs.	ent or arrangement for payment to	me for representation of the
	8/23/2018		/s/ Michael Spangler (WW MMY
N	Date	1	Signature of Attorney	
			Semrad Law Firm	
		-	Name of law firm	



UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

A. BEFORE THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

Advise the debtor of the need to maintain appropriate insurance.

B. AFTER THE CASE IS FILED

THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

THE ATTORNEY AGREES TO:

- Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place
 of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.



- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

 Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services. However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

E. CONDUCT AND DISCHARGE

- 1. Improper conduct by the attorney. If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. Improper conduct by the debtor. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

A.H

F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- Before signing this agreement, the attorney has received, \$450.00 toward the flat fee, leaving a balance due of \$3,550.00; and \$43.23 for expenses, leaving a balance due of \$3,903.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	8/23/2018		
Signed:	Λ / 1 / 1 Λ		
/s/ Ange	ela Head Magla Noad		MMuGnall
		/s/ Michael Spangler	1 V WWW /WW/
Debtor(s	s)	Attorney for Debtor(s)	, 1 p

Do not sign if the fee amounts at top of this page are blank.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 69 of 80

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

Dear Angela Head

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

AIA

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 70 of 80

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$610.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$450.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$433/mo.
- 3. Credit Acceptance will be paid \$23643.00 at 7% APR at a fixed monthly payment of \$140.00/mo until Firm's Fees are paid. Starting with the March 2020 payment, payments to Credit Acceptance will increase to \$573.00/mo.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

A.H

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 71 of 80

THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28th Floor Chicago, IL 60603 (312) 913-0625

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Angela Head

Date: 8/23/2018

CHAPTER 13 DISCLAIMERS

1.	I understand that if I owe attorneys fees, those fees will be paid through the Chapter 13 plan and, to the extent allowed by the Bankruptcy Court, The Semrad Law Firm will likely be paid before any of my creditors are paid.
2.	I understand that The Semrad Law Firm has pulled a credit report, but that said credit report does not report every debt I owe. I understand that it is my responsibility to provide all my debts to The Semrad Law Firm to list in my bankruptcy, and that failure to list a debt could be grounds for said debt(s) being not discharged in my case.
3,	I agree that in the preparation of my bankruptcy petition and schedules that I have disclosed to The Semrad Law Firm all my debts, sources of Income, assets, personal property, real estate, transfers of real estate over the past 4 years, and expenses.
4.	I agree that I will attend my creditors meeting at the time, date and location that will be given to me by The Semrad Law Firm, and also mailed to me by the Bankruptcy Court. That at this meeting I will bring my driver's license or State ID, my social security card, and a recent pay stub if I am working. That failure of me to attend this meeting is grounds for my case to be dismissed. I also understand that failure to bring said requested documents to the meeting can be grounds for the meeting to not be held.
5.	I understand that The Semrad Law Firm will be paid first before all creditors unless otherwise agreed or ordered by the court.
6.	I understand that my first trustee payment is due 30 days after the filing of my bankruptcy case, and every 30 days thereafter. I agree to make my trustee payment every 30 days, and that failure to make my trustee payments is grounds to have my case dismissed.
7,	I acknowledge that I have authorized The Semrad Law Firm to submit a payroll control order on my behalf (if applicable) to have my payment deducted from my payroll check each pay period.

payroll check each pay period.

6.

7.

I understand that if a payroll control order is being submitted, that it is unknown when the trustee payments will be deducted out of my paycheck (usually takes one to two months). I also agree to make my Trustee payment directly myself to the Trustee until I see the deductions come out of my paycheck.
rine geductions come out of my paycheck

9. I understand and agree that it is ultimately my responsibility to make my trustee payments each month and monitor my paycheck each pay period to ensure that not only that the deduction is coming out of my paycheck, but also that it is the correct amount. I agree that if for some reason the trustee payment stops coming out of my paycheck, or I leave my job that it is my responsibility to make my trustee payments directly to the Trustee.

 I understand that when making a trustee payment directly to the Trustee, it can only be made by money order or certified check, and that a personal check or cash cannot be sent to the Trustee.

11. I agree that I am contributing all the disposable income I have available toward my Chapter 13 plan, and that if my plan is paying my unsecured creditors less than 100%, that the Bankruptcy Trustee can ask that my future tax refunds be tendered to my case while I am in my bankruptcy case.

12. I understand that if I want to incur credit such as to finance a car or real estate that I need court permission, and agree that I must contact my attorney to obtain such permission.

13. I understand that I must have filed my federal and state tax returns for the past 4 years if I was legally required to, and failure to have done so is grounds to have my case dismissed.

14. I understand that if I am legally required by court order to pay domestic support obligations (child support, alimony), that falling in default is grounds to have my case dismissed and/or not receive a discharge in my case.

15,	I understand that my Chapter depending on the amount of debing plan to run.	13 plan will run between 36 and 60 months, t I have, and what the bankruptcy court requires
	AH	5.

16. I understand and agree to complete my 2nd credit counseling exit course before my case ends, and submit a copy of the certificate showing I completed this to my case ends is grounds to not receive my discharge.

17. If I have a garnishment coming out of my paycheck, I agree; and understand that it is my responsibility to provide my payroll department with proof of my bankruptcy to stop said wage garnishment. It also my responsibility to contact the gamishing creditor and provide them with proof of my filing.

18. If a garnishment or voluntary deduction is coming out of my bank account, lagree that it is my responsibility to contact my bank to stop said deduction or gamshment by providing proof of bankruptcy, or requesting my bank to close my account and open a new account.

19. I understand that my monthly Trustee payment is not finalized and may increase or decrease due to a difference in my income, expenses, and/or my debt amounts.

 I agree that I authorized The Semrad Law Firm to file my bankruptcy case, after I reviewed my bankruptcy petition and schedules.

A-H

21. I understand that the entire firm of The Semrad Law Firm represents me, and that while a different attorney might have counseled me and prepared my case, that once my case is filed, one of the attorneys at The Semrad Law Firm will be assigned as my attorney for the remainder of my case.

22. I understand that if I have had (1) bankruptcy dismissed in the last 12 months, that I only have the benefit of the automatic stay for 30 days, until a motion is granted by the judge extending the automatic stay protection for the remainder of the case. That if the Judge denies my motion to extend the automatic stay that it is possible that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

A-H

23. I understand that if I have had (2) or more bankruptcies dismissed in the last 12 months, that I do not have the benefit of the automatic stay upon the filing of the case, until a motion is granted by the judge imposing the automatic stay protection for the remainder of the case. Until the Judge grants such motion none of my property including my real property, cars or monies are not protected. That if the Judge denies my motion to impose the automatic stay that creditors will still be able to take actions such as foreclosing on my real property, repossessing any vehicles, and garnishing my monies.

AH

24. I understand that if I owe any taxing authority such as the IRS or State of Illinois any income tax debt, that even though I am required to put this debt into my Chapter 13 plan, that tax authorities still have the legal right to offset my next tax refund by the amount(s) they are owed.

A.H.

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 76 of 80

Debtor 1 Angela First Name		ead Case n	umber (If known)	
Part 6: Answer These Que	estions for Reporting Purposes			
16. What kind of debts do you have?	No. Go to line 16b. Yes. Go to line 17. 16b. Are your debts primarily be	orimarily for a personal, famil business debts? <i>Business de</i> vestment or through the ope	y, or household purpose." ebts are debts that you incurr ration of the business or inve	ed to obtain
17. Are you filing under Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	No. I am not filing under Chap Yes. I am filing under Chapter in expenses are paid that fur		y exempt property is excluded a e to unsecured creditors?	ınd administrative
18. How many creditors do you estimate that you owe?	☑ 1-49 □ 50-99 □ 100-199 □ 200-999	1,000-5,000 5,001-10,000 10,001-25,000	☐ 25,001-50 ☐ 50,001-10 ☐ More than	0,000
19. How much do you estimate your assets to be worth?		\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion
20. How much do you estimate your liabilities to be? Part 7: Sign Below		\$1,000,001-\$10 m \$10,000,001-\$50 r \$50,000,001-\$100 \$100,000,001-\$50	million	001-\$1 billion 0,001-\$10 billion 00,001-\$50 billion \$50 billion
For you	I have examined this petition, and correct. If I have chosen to file under Chaof title 11, United States Code. I under Chapter 7. If no attorney represents me and out this document, I have obtain I request relief in accordance with I understand making a false state connection with a bankruptcy caboth. 18 U.S.C. §§ 152, 1341, 1344. /s/ Angela Head Signature of Debtor 1 Executed on 8/23/2018	apter 7, I am aware that I may understand the relief availab I did not pay or agree to pay ed and read the notice requir h the chapter of title 11, Universement, concealing property, use can result in fines up to \$	proceed, if eligible, under Chole under each chapter, and I or someone who is not an attored by 11 U.S.C. § 342(b). ted States Code, specified in or obtaining money or proper \$250,000, or imprisonment for Signature of Debtor 2	hapter 7, 11,12, or 13 choose to proceed rney to help me fill this petition. rty by fraud in
	MM / DD	/ YYYY	Executed on	YYYY

	* Joseph d	are true and correct.	K \s\ Ange
	bns noiterslaeb eidt dtiw beliteslubedas bns vermmus edt bser eved i tedt o		
	Attach Bankruptcy Pelition Preparer's Notice, Declaration, and Signature (Official Form 119).	Иате об регьол	ON []
	one who is NOT an attorney to help you fill out bankruptcy forms?	ay or agree to pay some	Did you p
	ndividual Debtor's Schedules The sequelly responsible for supplying correct information. The bankruptcy schedules or amended schedules. Making a false statement, concealing property and the property or imprisonment for up to second the second se	enfle are filing togethe This form whenever you fil	If two married You must file t money or prop
Check if this is an amended filing	ā	Form 106Dec	Official
	(Sigit)		Case number (It known)
	Northern District of Illinois	gankruptcy Court for the:	United States E
	Middle Name Leaf Name	emeM tariन	Debtor 2 (Spouse, if filling)
	beaH ems// sel_ ems// em	elegnA ernsM tarl∃	Debtor 1
	:es	mation to identify your ca	notni sint ni IIIA

Declaration About an Individual Debtor's Schedules

MM/DD/XXXX

Signature of Debtor 2

Date

Official Form 106Dec

Date 8/23/2018

MM/DD/YYYY

Signature of Debtor A

Case 18-23827

Doc 1

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 78 of 80

Debtor 1			Head	Case number (if known)
	First Name	Middle Name	Last Name	
	hin 2 years before y ditors, or other par No		l you give a financial state	ment to anyone about your business? Include all financial institutions
	Yes. Fill in the deta	ails below.		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street		==)	
	City	State Zip Code		
	City	State Zip Code		
Part 12:	Sign Below			
	nkruptcy case can r	result in fines up to \$250,000 Angela Head		perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
	Signatu	re of Debtor 1 0		Signature of Debtor 2
	Date 8	/23/2018		Date
Did y	ou attach additions	al pages to Your Statement	of Financial Affairs for Inc	lividuals Filing for Bankruptcy (Official Form 107)?
[Z]	No			
	Yes			
Did	ou pay or agree to	pay someone who is not an	attorney to help you fill o	ut bankruptcy forms?
V	No			
百	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 79 of 80

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re:	Head, Angela	Case No.	
-	Debtor(s)		
		Chapter,	Chapter13
	VERIFI	CATION OF CREDITOR MAT	rix .
Th nowledge		fy that the attached list of creditors is tr	rue and correct to the best of their
ate:	8/23/2018	/s/ Head, Angela	Angela Hoad
		Head, Angela Signature of Del	btor

Case 18-23827 Doc 1 Filed 08/23/18 Entered 08/23/18 13:19:30 Desc Main Document Page 80 of 80

Debte	or 1	Angela First Name		Head	Case number (// known)			
16	Ca	White-participant (2007)	Middle Name	Last Name				
10.		Iculate the median family			:i =			
		6a. Fill in the state in which you live. 6b. Fill in the number of people in your household.		Illinois				
						\$52,410.00		
	160	6c. Fill in the median family income for your state and size of household To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.						
17.	Но	ow do the lines compare?						
	17	7a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, Disposable income is not determined under 11 U.S.C. § 1325(b)(3). Go to Part 3. Do NOT fill out Calculation of Disposable Income (Official Form 122C-2).						
1	171	17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, Disposable income is determined under 11 U.S.C. § 1325(b)(3). Go to Part 3 and fill out Calculation of Disposable Income (Official Form 122C-2). On line 39 of that form, copy your current monthly income from line 14 above.						
Part :	3:	Calculate Your Comr	nitment Period Under	11 U.S.C. §1325(b))(4)			
18.	Co	py your total average mo	nthly income from line 1	1.	000	\$1,531.70		
19.		Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.						
	19	a. If the marital adjustment	does not apply, fill in 0 on	line 19a.		-\$0.00		
19	191	b. Subtract line 19a from	line 18.		9 89 =	\$1,531.70		
20	Cal	lculate your current mon	thly income for the year.	Follow these steps:				
	20:	a. Copy line 19b.				\$1,531.70		
		Multiply by 12 (the numl	per of months in a year).			x 12		
	201	0b. The result is your current monthly income for the year for this part of the form.						
	200	20c. Copy the median family income for your state and size of household from line 16c.						
21.	Ho	w do the lines compare?						
	Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3. The commitment period is 3 years. Go to Part 4.							
		Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, The commitment period is 5 years. Go to Part 4.						
Part •	4:	Sign Below						
		Signature of Debtor 1 Date 8/23/2018 MM/DD/YYYY If you checked 17a, do N	Ampla H	<u>o</u> ad x	is statement and in any attachments is true and correct. Signature of Debtor 2 Date MM/DD/YYYY 9 of that form, copy your current monthly income from lin	e 14		